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Total Number of Pages in This Submission

13

Application Number

09/671,783

Filing Date

September 27, 2000

First Named Inventor

Lardy et al.

Art Unit

3627

Examiner Name

Elaine L. Gort

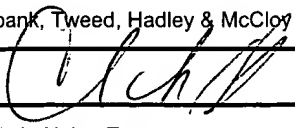
Attorney Docket Number

36287-00900

ENCLOSURES (Check all that apply)


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<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Millbank, Tweed, Hadley & McCloy LLP		
Signature			
Printed name	Chris L. Holm, Esq.		
Date	January 19, 2005	Reg. No.	39, 227

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jean-Pierre Lardy et al. Art Unit: 3627
Serial No.: 09/671,783 Examiner: Elaine L. Gort
Filed: September 27, 2000
Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY
OF NO DEFAULT

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

The Applicant respectfully submits this Response to the Notice of Non-Compliant Amendment mailed on December 28, 2004, which noted that a complete listing of all the claims was not present in the Amendments to the claims section of the Request for Reconsideration filed on November 18, 2004.

Amendments to the Claims are reflected in the corrected listing of claims, which lists withdrawn claims and begins on page 2 of this paper.

Remarks begin on page 12 of this paper.